EXHIBIT 1
(Seaton Policy No. 1-2517)

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DIECTIVE ORDER 10 APRIL 2009 CONLID

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Underwriting Managers

ALLEN, MILER & ASSOCIATES, INC.

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E. Wilmer Wherest, the Contrary lies caused this Polic, to be contrared and effected, but this Policy shall not be vand unless counterigmed by a duly abstract representation of the Contrary.

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The Policy is made and accepted subject to the foregoing provisions and stipulations and those institution stated, which are hereby main of the Policy, ingestion with each other provisions, subjects, and agreements as may be added hereto, as provided in this Policy. Assignment of this Policy shall not be walld except with the written consent of this Company.

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Policy Nurber

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P. O. Address

GRACE AND COMPARY, THE., ST AL

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V.	PM & G. ASSOCIATES, INC., AND HARRY HENNER & SONS, INC.	٠	• •
	INSURANCE BROKERS ERROR & OMISSIONS	•	\$ 250,000 INDEMNITY
	EXCESS INSURANCE BROKERS ERRORS & OMMISSIONS		\$5,000,000
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ATTACHED TO AND FORMING PART OF POLICY NUMBER 1-2517 OF THE UNIGARD MUTUA

ALLEN, MILLER AND ASSOCIATES, INC.

Underwriting Managers

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CONFIDENTI SUBJECT THE APRIL 2009 PROJECTIVE ORDER

INSURANCE COMPANY

### AMENDED

## SCHEBULE OF UNDERLYING INSURANCE - ITEM 3

GENERAL LIABILITY (INCLUDING WATERCRAFT)

- (A) EMPLOYEE BENEFITS
- (B) CARE CUSTODY AND CONTROL

AUTOMOBILE LIABILITY

PRODUCTS LIABILITY

(A) PRODUCTS RECALL EXPENSE

ARCHITECTS AND ENGINEERS ERRORS AND OMMISSIONS

E.L.E.L.C.D. JONES ACT F.L.R.W.A.

ADVERTISERS LIABILITY

AIRCRAFT LIABILITY (EXCLUDING NON-OWNERSHIP)

- BAGGAGE LIABILITY (A)
- CARE, QUSTODY OR CONTROL
- (C). NON-OWNERSHIP HULL LIABILITY
- AIRCRAFT NON-OWNERSHIP LIABILITY.

- B.I. \$1,000,000 EACH OCCURR P.D. \$1,000,000 EACH OCCURR
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  - 2,500 PER PASSEN
  - \$1,000,000 (WITH RESPE HANGERS, BUILDINGS OR PROPERTY OR CONTENTS ' OF NOT OWNED BY INSUR EXCEPT IF REQUIRED BY OR OTHER AGREEMENT OR INSURANCE IS PURCHASE
  - \$ 100,000 PER OCCURRE AND AGGREGATE
  - \$10,000,000 CSL EXCLUD. VOLUNTARY PAYMENTS EX FOR THE OPERATIONS OF AGRICULTURAL CHEMICAL GROUP OF WHICH \$100,0 PERSON AND \$700,000 P. ACCIDENT IS AFFORDED : \$100,000 PER PERSON A \$500,000 FOR MULTI-EN AIRCRAFT OPERATED BY : S.A., FAUCETT, S.A., ( SATCO AND HIRED BY GR CIA.

### · UNIGARD MUTUAL INSURANCE COMPANY

# HEREIN CALLED THE COMPANY)

AGREES WITH THE INSURED, NAMED IN THE DECLARATIONS MADE A PART HEREOF, IN CONSIDERATION OF THE PAYMENT OF THE PREMIUM AND IN RELIANCE UPON THE STATEMENTS IN THE DECLARATIONS AND SUBJECT TO THE LIMITS OF LIABILITY, EXCLUSIONS, CONDITIONS AND ALL OTHER TERMS OF THIS POLICY: CLUSIONS, COND.... 

# INSURING AGREEMENTS

- COVERAGES: TO INDEMNIFY THE INSURED FOR ALL SUMS WHICH THE INSURED SHALL BE OBLIGATED TO PAY BY REASON OF THE LIABILITY IMPOSED UPON HIM BY LAW OR LIABILITY ASSUMED BY HIM UNDER CONTRACT OR AGREEMENT FOR DAMAGE, AND EXPENSES, ALL AS INCLUDED IN THE DEFINITION OF "ULTIMATE NET LOSS", BECAUSE OF:
  - (A) PERSONAL INJURIES, AS HEREINAPTER DEFINED;

    (B) PROPERTY DAMAGE, AS HEREINAFTER DEFINED;
  - (C) ADVERTISING LIABILITY, AS HEREINAFTER DEFINED.

DEFINITIONS:

1. INSURED.

1. INSURED.

1. INSURED. THE UNQUALIFIED WORD "INSURED" INCLUDES THE NAMED INSURED AND ALSO INCLUDES:

- (A) EXCEPT WITH RESPECT TO LIABILITY ARISING OUT OF THE OWNER-SHIP, OPERATION, MAINTENANCE, USE, LOADING AND UNLOADING
  OF AUTOMOBILES, AIRCRAFT AND WATERCRAFT, ANY OFFICER,
  DIRECTOR, STOCKHOLDER, OR EMPLOYEE OF THE NAMED INSURED, WHILE ACTING WITHIN THE SCOPE OF HIS DUTIES AS SUCH, AND ANY ORGANIZATION OR PROPRIETOR WITH RESPECT TO REAL ESTATE MANAGEMENT FOR THE NAMED INSURED. IF THE NAMED INSURED ... IS A PARTNERSHIP, ANY PARTNER THEREIN BUT ONLY WITH RESPECT TO HIS LIABILITY AS SUCH; ٠,,,
- (B) ANY OTHER PERSON OR ORGANIZATION WHO IS AN ADDITIONAL INSURED UNDER ANY UNDERLYING POLICY OF INSURANCE SUBJECT TO ALL THE LIMITATIONS UPON COVERAGE UNDER SUCH POLICY OTHER THAN THE LIMITS OF THE UNDERLYING INSURER'S DIABILITY
- (C) WITH RESPECT TO ANY AUTOMOBILE OWNED BY THE NAMED INSURED OR HIRED FOR USE BY OR ON HEHALE OF THE NAMED INSURED OR TO ANY AIRCRAFT HIRED FOR USE BY OR ON BEHALF OF THE. NAMED INSURED ANY PERSON WHILE USING SUCH AUTOMOBILE OR SUCH AIRCRAFT AND ANY PERSON OR ORGANIZATION LEGALLY RESPONDED THE ACTUAL USE THEREOF IS WITH THE PERMISSION OF THE NAMED INSURED. THE INSURANCE AFFORDED BY THIS SUB-DIVISION (C) WITH RESPECT ETO ANY PERSON OR ORGANIZATION OTHER THAN THE NAMED INSURED
  - DOES NOT APPLY

    1. TO ANY PERSON OR ORGANIZATION, OR TO ANY AGENT OR EMPLOYEE THEROP, OPERATING AN AUTOMOBILE REPAIR SHOP, PUBLIC GARACE, SALES AGENCY, SERVICE STATION OR PUBLIC PARKING PLACE, MITH RESPECT TO MY OCCURRENCE ARISING OUT OF THE OPERATION THEREOF,

CONFIDEN PRIL 2009 ECTIVE ORDER

- 2. TO (1) ANY MANUFACTURER OF AIRCRAFT ENGINES OR COMPONENT PARTS OF AIRCRAFT; OR AVIATION ACCESSORIES, OR (11) ANY AIRCRAFT SALES OR SERVICE OR REPAIR ORGANIZATION, OR (11) ANY SELLER OF AIRCRAFT SUPPLIES, ACCESSORIES, EQUIPMENT OR COMPONENT PARTS OF AIRCRAFT OR (1V) ANY AIRPORT OR HANGAR OPERATOR OR (V) THE RESPECTIVE EMPLOYEES OR AGENTS OF ANY OF THE AFOREMENTIONED WITH RESPECT TO ANY OCCURRENCE ARISING OUT OF THE OPERATIONS OF ANY OF THE AFOREMENTIONED;
- 3. WITH RESPECT TO ANY HIRED AUTOMOBILE OR AERCRAFT, TO THE OWNER OR LESSEE THEREOF, OTHER THAN THE NAMED INSURED, OR ANY EMPLOYEE OF SUCH OWNER OR LESSEE.

EXCEPT WITH RESPECT TO SUB-PARAGRAPH 2 HEREOF, THIS SUB-DIVISION (C) SHALL NOT APPLY IF IT RESTRICTS THE INSURANCE GRANTED UNDER SUB-DIVISION (B) ABOVE.

(D) ANY PERSON, ORGANIZATION, TRUSTEE OR ESTATE OTHER THAN AS DESCRIBED IN SUB-DIVISION (A), (B) AND (C) HEREOF AND OTHER, THAN AS EXCLUDED IN SUB-PARAGRAPHS 1, 2 AND 3 OF SUB-DIVISION (C) HEREOF, TO THE EXTENT THAT AND FOR SUCH LIMITS OF LIABILITY AS THE NAMED INSURED HAS AGREED IN WRITING PRIOR TO THE HAPPENING OF ANY OCCURRENCE COVERED HEREUNDER TO PROVIDE INSURANCE FOR SUCH INTERESTS, BUT ONLY WITH RESPECT TO OPERATIONS PERFORMED BY OR ON BEHALF OF THE NAMED INSURED; PROVIDED, HOWEVER; IN NO EVENT SHALL SUCH INSURANCE EXCEED THE INSURANCE OTHERWISE PROVIDED UNDER THIS POLICY, INCLUDING THE APPLICABLE LIMITS OF LIABILITY OF THIS POLICY.

# 2. PERSONAL INJURIES.

THE TERM "PERSONAL INJURIES" SHALL MEAN BODILY INJURY, SICKNESS OR DISEASE, MENTAL INJURY, MENTAL ANGUISH, MALPRACTICE, SHOCK, DISABILITY, FALSE ARREST, FALSE IMPRISONMENT, WRONGFUL EVICTION, DETENTION, MALICIOUS PROSECUTION, DISCRIMINATION, HUMILIATION, INVASION OF RIGHT OF PRIVACY, LIBEL, SLANDER OR DEFAMATION OF CHARACTER, INCLUDING DEATH AT ANY TIME RESULTING THEREFROM.

# 3, PROPERTY DAMAGE.

THE TERM "PROPERTY DAMAGE" MEANS (A) INJURY TO, OR DESTRUCTION OF PROPERTY, INCLUDING THE LOSS OF USE THEREOF, OR (B) LOSS OF USE OF PROPERTY WHICH HAS NOT BEEN PHYSICALLY INJURED OR DESTROYED PROVIDED SUCH LOSS OF USE IS CAUSED BY AN OCCURENCE.

# 4. ADVERTISING LIABILITY.

THE TERM "ADVERTISING LIABILITY" SHALL MEAN (1) LIBEL, SLANDER OR DEFAMATION, (2) ANY INFERGMENT OF COPYRIGHT OR OF TITEE OR OF SLOGAN, PIRACY OR UNFAIR COMPETITION OR IDEA MISAPPROPERATION UNDER AN IMPLIED CONTRACT, OR (3) ANY INVASION OF RIGHT OF PRIVACY - ALL COMMITTED OF MALEGO TO HAVE BEEN COMMITTED IN ANY ADVERTISEMENT, PUBLICITY ARTICLE, BROADCAST OR TELECAST AND ARISING OUT OF THE NAMED INSURED'S ADVERTISING ACTIVITIES

# 5 TOLITHATE NET LOSS

THE TERM "OLDINATE NET LOSS" SHALL MEAN THE TOTAL SUM WEICH THE INSURED, OR ANY COMPANY AS HIS INSURER, OR BOTH, BECOMES LECALLY OBLICATED TO PAY AS DAMAGES BECAUSE OF BERSONA, INJURY, PROPERTY DAMAGE, OR ADVERTISING LIABILITY CLAIMS, EITHER THROUGH ADJUDICATION OR COMPROMISE; AND SHALL ALSO INCLUDE HOSPITAL, MEDICAL AND FUNERAD CHARCES AND ALL SUMS PAID AS SALARIES, WACES COMPENSATION, FEES, CHARGES AND LAW COSTS, DREMIUMS ON ATTACHMENT OR APPEAD BONDS, INTEREST ON JUDGMENTS, EXPENSES FOR DOCUMENTS.

LAWYERS, NURSES, AND INVESTIGATORS AND OTHER PERSONS, AND FOR LITIGATION; SETTLEMENT, ADJUSTMENT AND INVESTIGATION OF CLAIMS AND SUITS WHICH ARE PAID AS A CONSEQUENCE OF ANY OCCURRENCE COVERED HEREUNDER, EXCLUDING ONLY THE SALARIES OF THE NAMED : Insured's or of any underlying insurer's permanent employees

THE COMPANY SHALL NOT BE LIABLE FOR ANY EXPENSES AS AFORESAID. . WHEN PAYMENT OF SUCH EXPENSES IS INCLUDED IN OTHER VALID AND COLLECTIBLE INSURANCE.

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# 6. AUTOMOBILE.

THE TERM "AUTOMOBILE" SHALL MEAN A LAND MOTOR VEHICLE, TRAILER 1. No. 1. 1. 1. OR SEMI-TRAILER.

THE WORD "AIRCRAFT" SHALL MEAN HEAVIER THAN AIR OR LIGHTER THAN AIR AIRCRAFT DESIGNED TO TRANSPORT PERSONS OR PROPERTY.

8. PRODUCTS - COMPLETED OPERATIONS HAZARDS. THE TERM "PRODUCTS - COMPLETED OPERATIONS HAZARDS" SHALL MEAN LIABILITY ARISING OUT OF.

- (I) GOODS OR PRODUCTS MANUFACTURED, SOLD, HANDLED OR DISTRIBUTED BY THE NAMED INSURED OR BY OTHERS TRADING UNDER HIS NAME. TF THE OCCURRENCE HAPPENS AFTER POSSESSION OF SUCH GOODS OR PRODUCTS HAS BEEN RELINQUISHED: TO OTHERS BY THE NAMED INSURED OR BY OTHERS TRADING UNDER HIS NAME AND IF SUCH OCCURRENCE HAPPENS AWAY FROM PREMISES OWNED, RENTED OR . CONTROLLED BY THE NAMED INSURED; PROVIDED, SUCH GOODS OR PRODUCTS SHALL BE DEEMED TO INCLUDE ANY CONTAINER THEREOF, OTHER THAN A VEHICLE, BUT SHALL NOT INCLUDE ANY VENDING . . . MACHINE OR MAY PROPERTY, OTHER THAN SUCH CONTAINER, RENTED. TO OR LOCATED FOR USE OF OTHERS BUT NOT SOLD;
- OPERATIONS, IF THE OCCURRENCE HAPPENS AFTER SUCH OFERATIONS HAVE BEEN COMPLETED OR ABANDONED AND OCCURS AWAY FROM PREMISES OWNED, RENTED OR CONTROLLED BY THE NAMED INSURED !-PROVIDED, OPERATIONS SHALL NOT BE DEEMED INCOMPLETE BECAUSE IMPROPERLY OR DEFECTIVELY PERFORMED OR BECAUSE FURTHER OPERATIONS MAY BE REQUIRED PURSUANT TO AN AGREEMENT: . PROVIDED FURTHER, THE FOLLOWING SHALL NOT BE DEEMED TO BE "OPERATIONS" WITHIN THE MEANING OF THIS PARAGRAPH: (A) (B) THE MAINTENANCE OF VEHICLES OWNED OR USED BY OR IN BEHALF OF THE INSURED. (C) THE EXISTENCE OF TOOLS. UN-INSTALLED EQUIPMENT AND ABANDONED OR UNUSED MATERIALS .: THE WORD "OPERATIONS" INCLUDES ANY ACT OR OMISSION IN CONNECTION WITH OPERATIONS PERFORMED BY OR ON BEHALF-OF THE NAMED INSURED ON THE PREMISES OR ELSEWHERE, WHETHER OR NOT GOODS OR PRODUCTS ARE INVOLVED IN SUCH OPERATIONS.

THE TERM OCCURRENCE SHALL MEAN (A) AN ACCIDENT, OR A BARRENING (B) AN EVENT, OR CONTINUOUS OR REPRATED EXPOSURE TO CONDISIONE, (B) AN EVENT, OR CONSTINUOUS OR REPRATED EXPOSURE TO CONDISIONS, WHICH DEEXPECTEDLY RESULTS IN PERSONAL INJURY, PROPERTY DAMAGE, OR ADVERTISING LIABILITY (EITHER ALONE OR IN ANY COMBINATION) DURING THE POLICY PERIOD. WITH RESPECT TO COVERAGES, I (A) AND I (B). EXCEPT WITH RESPECT TO THE PRODUCTS - COMPLETED AND I (B) EXCEPT WITH RESPECT TO THE PRODUCTS' - COMPLETED A OPERATIONS HAZARDS, ALL PERSONAL INJURY AND PROPERTY DAMAGE. CONTINUOUS OR REPEATED EXPOSURE TO SUBSTANTIALLY THE SAME GENERAL CONDITIONS EXISTING AT OR EMANATING FROM ONE PREMISES 一种的一种的一种的一种的一种的一种的一种

LOCATION SHALL BE DEEMED TO BE ONE OCCURRENCE, WITH RESPECT TO COVERAGES T. (A) AND I. (B), ALL PERSONAL INJURY AND PROPERTY DAMAGE (EITHER ALONE OR IN COMBINATION) ARISING OUT OF THE PRODUCTS - COMPLETED OPERATIONS HAZARDS SHALL BE DEEMED TO BE ONE OCCURRENCE IF ARISING OUT OF ONE LOT OF GOODS OR PRODUCTS PREPARED OR ACQUIRED BY THE NAMED INSURED OR OTHERS TRADING UNDER HIS NAME. WITH RESPECT TO COVERAGE I (C), ALL PERSONAL INJURY AND PROPERTY DAMAGE (EITHER ALONE OR IN COMBINATION) INVOLVING THE SAME INJURIOUS MATERIAL OR ACT, REGARDLESS OF THE FREQUENCY OR REPETITION THEREOF, THE NUMBER OR KIND OF MEDIA USED, AND THE NUMBER OF CLAIMANTS, SHALL BE DECMED TO ARISE OUT OF ONE OCCURRENCE.

## III.POLICY PERIOD: - TERRITORY: · : . . . .

THIS POLICY APPLIES ONLY TO OCCURRENCE, AS HEREIN DEFINED, WHICH : HAPPEN DURING THE POLICY PERIOD ANYWHERE IN THE WORLD: PROVIDED; HOWEVE IF ANY OCCURRENCE HAPPENS DURING THE POLICY PERIOD OF THIS POLICY WHICH RESULTS, IN PERSONAL INJURY; PROPERTY DAMAGE OR ADVERTISING LIABILITY. : OF THE TYPE WHICH WOULD BE INSURED UNDER THE PROVISIONS OF THIS POLICY AND IF PERSONAL INJURY, PROPERTY DAMAGE OR ADVERTISING LIABILITY RE-SULTING FROM THAT SAME OCCURRENCE HAS ALSO HAPPENED DURING THE POLICY PERIOD OF ANY SIMILAR POLICY OF INSURANCE ISSUED BY THE COMPANY TO ANY NAMED INSURED HEREUNDER PRIOR TO THE POLICY PERIOD OF THIS POLICY, THA! . POLICY ISSUED BY THE COMPANY WHICH IS IN FORCE AT THE TIME THE FIRST. CLAIM IS MADE AGAINST THE INSURED WHICH COULD RESULT IN ULTIMATE NET LOSS PAYABLE THEREUNDER SHALL CONSTITUTE THE ONLY POLICY OF THE COMPANY WHICH SHALL APPLY TO SUCH OCCURRENCE AND TO ALL PERSONAL INJURY, PROPERTY DAMAGE AND ADVERTISING LIABILITY (EITHER ALONE OR IN COMBINA-TION) AT ANY TIME RESULTING FROM SUCH OCCURRENCE, REGARDLESS OF THE NUMBER OF SIMILAR POLICIES OF INSURANCE ISSUED BY THE COMPANY WHICH COULD OTHERWISE APPLY IN ABSENCE OF THIS AGREEMENT. 

# EXCLUSIONS

THIS POLICY DOES NOT APPLY.

- (A) TO INJURY TO OR DESTRUCTION OF PROPERTY OWNED BY ANY NAMED INSURED.

  (B) EXCEPT AS PROVIDED IN EXCLUSION (H), TO BODILY INJURY, SICKNESS, DISEASE OR DEATH RESULTING THEREFROM, OR PROPERTY DAMAGE, CAUSED INTENTIONALLY BY OR AT THE DIRECTION OF THE INSURED:
- IT IS AGREED THAT THE INSURANCE DOES NOT APPLY TO BODILY INJURY OR PROPERTY DAMAGE ARISING OUT OF THE DISCHARGE, DISPERSAL, RELEASE OR ESCAPE OF SMOKE, VAPORS, SOOT, FUMES, ACIDS, ALKALIS, TOXIC CHEMICALS, LIQUIDS OR GASES, WASTE MATERIALS OR OTHER IRRI-· TANTS . CONTAMINANTS OR POLLUTANTS INTO OR UPON IAND . THE ATMOS-PHERE OR ANY WATERCOURSE OR BODY OF WATER; BUT THIS EXCLUSION DOES NOT APPLY IF SUCH DISCHARGE, DISPERSAL, RELEASE OR ESCAPE IS SUDDEN AND ACCIDENTAL.

  THIS POLICY DOES NOT APPLY, EXCEPT INSOFAR AS COVERAGE IS AVAIL-
- ABLE TO THE INSURED UNDER THE UNDERCYING POLICIES OF INSURANCE SET FORTH IN THE DECLARATIONS, OR IN FORCE AT THE TIME OF THE OCCURRENCE
- WITH RESPECT TO ADVERTISING LIBELLITY, TO CLAIMS MADE AGAINST THE INSURED:
  - (IF FOR PAILURE OF PREFORMANCE OF CONTRACT, BUT THIS STALL NOT THE HELATE TO CLAIMS FOR UNAUTHORISED APPROPRIATION OF IDEAS!

- FOR INFRINGEMENT OF REGISTERED TRADE-MARK, SERVICE MARK OR TRADE-NAME BY USE THEREOF AS THE REGISTERED TRADE-MARK; SERVICE MARK OR TRADE-NAME OF GOODS OR SERVICES SOLD, OFFERED FOR SALE OR ADVERTISED, BUT THIS SHALL NOT RELATE TO TITLES . OR SLOGANS: . .
- (3) FOR INCORRECT DESCRIPTION OF ANY ARTICLE OR COMMODITY:
- .(4). FOR MISTAKE IN ADVERTISED PRICE.
- (E) TO ANY OBLIGATION FOR WHICH THE INSURED OR ANY CARRIER AS HIS INSURER MAY BE HELD LIABLE UNDER ANY WORKMEN'S COMPENSATION, UN-EMPLOYMENT, COMPENSATION OR DISABILITY BENEFITS LAW, DR UNDER ANY SIMILAR LAW, PROVIDED, HOWEVER, THAT THIS EXCLUSION DOES NOT APPLY TO LIABILITY OF OTHERS ASSUMED BY THE NAMED INSURED UNDER ANY CONTRACT OR AGREEMENT.
- CLAIMS MADE AGAINST THE INSURED:

.

- (1) FOR REPAIRING OR REPLACING ANY DEFECTIVE PRODUCT OR PRODUCTS MANUPACTURED, SOLD, HANDLED OR DISTRIBUTED BY THE INSURED : OR ANY DEFECTIVE PART OR PARTS THEREOF NOR FOR THE COST OF SUCH REPAIR OR REPLACEMENT:
- (2) FOR THE LOSS OF USE OF ANY SUCH DEFECTIVE PRODUCT OR PRODUCTS OR PART OR PARTS THEREOF,
- (3) FOR DAMAGES FOR THE WITHDRAWAL, INSPECTION, REPAIR, REPLACE-MENT, OR LOSS OF USE OF THE NAMED INSURED'S PRODUCTS OR WORK COMPLETED BY OR FOR THE NAMED INSURED OR FOR ANY PROPERTY OF WHICH SUCH PRODUCTS OR WORK FORM A PART, IF SUCH PRODUCTS, , WORK OR PROPERTY ARE WITHDRAWN FROM THE MARKET OR FROM USE BECAUSE OF ANY KNOWN OR SUSPECTED DEFECT OR DEFICIENCY THEREI
- to the second second (4) FOR IMPROPER OR INADEQUATE PERFORMANCE, DESIGN OR SPECIFICA-TION, BUT NOTHING HEREIN CONTAINED SHALL BE CONSTRUED TO EXCLUDE CLAIMS MADE AGAINST THE INSURED FOR PERSONAL INJURIES OR PROPERTY DAMAGE (OTHER THAN PROPERTY DAMAGE TO A PRODUCT ... OF THE INSURED) RESULTING FROM IMPROPER OR INADEQUATE PERFOR-MANCE, DESIGN OR SPECIFICATION:
- (G) TO LIABILITY OF ANY INSURED FOR ASSAULT AND BATTERY COMMITTED . BY OR AT THE DIRECTION OF SUCH INSURED EXCEPT LIABILITY FOR PER-SONAL INJURY OR DEATH RESULTING FROM ANY ACT ALLEGED TO BE AN ASSAULT AND BATTERY BUT WHICH WAS ACTUALLY COMMITTED FOR THE PURPOSE OF PREVENTING OR ELIMINATING DANGER TO LIFE OR PROPERTY.

- (H) TO ANY EMPLOYEE WITH RESPECT TO PERSONAL INJURY TO OR DEATH OF ANOTHER EMPLOYEE OF THE SAME EMPLOYER INJURED. IN THE COURSE OF SUCH EMPLOYMENT,
- (I) EXCEPT WITH RESPECT TO OCCURENCE TAKING PLACE IN THE UNITED STATES; ITS TERRITORIES, OR POSSESSIONS; OR CANADA TO ANY LIA-BILITY OF THE INSURED DIRECTLY OR INDIRECTLY OCCASIONED BY A HAPPENING THROUGH OR IN CONSEQUENCE OF WAR, INVASION, ACTS OF Poneign enemies, Hostilities (Whether, War Be, Declared Or Not) CIVIL WAR, TEBELLION, REVOLUTION, INSURRECTION, MILITARY OR USURP POWER OR COMPISCATION OR NATIONALIZATION OR REQUISITION OR DE-STRUCTION OF OR DAMAGE TO PROPERTY BY OR UNDER THE ORDER OF ANY GOVERNMENT OR PUBLIC OR LOCAL AUTHORITY) . . . . . .
- EXCEPT WITH RESPECT TO OPERATIONS PERFORMED BY INDEPENDENT CON-TRACTORS. TO LIBBILITY ARISING OUT OF THE OWNERSHIP, MAINTENANCE, OF TRACTOR, USE LOADING OR UNLOADING OF ANY WATERCRAFT, PROVIDED! HOWEVER, THIS EXCLUSION SHALL NOT APPLY TO LIABILITY OF THE MAMED INSURED YOR WATERCRAFT NOT OWNED BY SUCH INSURED, OR BARCES OWNED BY THE INSURED:

TO LIABILITY ARISING OUT OF THE OWNERSHIP, MAINTENANCE, OPERATION, USE, LOADING OR UNLOADING OF ANY AIRCRAFT; PROVIDED, HOWEVER, THIS EXCLUSION SHALL NOT APPLY TO LIABILITY OF THE NAMED INSURED FOR. AIRCRAFT NOT ONWED BY SUCH INSURED.

# CONDITIONS CONDITIONS

PREMIUM THE PREMIUM FOR THIS POLICY SHALL BE AS STATED ON THE DECLARATIONS

# 2. TINSPECTION AND AUDIT.

THE COMPANY SHALL BE PERMITTED TO INSPECT THE INSURED'S PREMISES. OPERATIONS, AND ELEVATORS AND TO EXAMINE AND AUDIT THE INSURED'S BOOKS AND ENCORDS AT ANY TIME DURING THE POLICY PERIOD AND ANY. EXTENSION THEREOF AND WITHIN THREE YEARS AFTER THE FINAL TERMINA-TION OF THIS POLICY, AS FAR AS THEY RELATE TO THE PREMIUM BASIS OR THE SUBJECT MATTER OF THIS INSURANCE.

SPECIAL CONDITIONS APPLICABLE TO OCCUPATIONAL DISEASE.

AS REGARDS PERSONAL INJURY (FATAL OR NON-FATAL) BY OCCUPATIONAL. DISEASE SUSTAINED BY ANY EMPLOYEE OF THE INSURED, THIS POLICY IS: SUBJECT TO THE SAME WARRANTIES, TERMS OR CONDITIONS (EXCEPT AS REGARDS THE PREMIUM, THE AMOUNT AND LIMITS OF LIABILITY, ANY CONDITION RESPECTING "OTHER INSURANCE" AND THE RENEWAL AGREEMENT, CONDITION RESPECTING COTHER INSURANCE FAIR LAW TO THE POLICIES OF IF ANY) AS ARE CONTAINED IN OR AS MAY BE ADDED TO THE POLICIES OF THE UNDERLYING INSURANCES SET FORTH IN THE DECLARATIONS PRIOR TO THE HAPPENING OF AN OCCURRENCE FOR WHICH CLAIM IS MADE HEREUNDER.

# LIMITS OF LIABILITY,

THE COMPANY SHALL ONLY BE LIABLE FOR ULTIMATE NET 1055 IN EXCESS. OF EITHER:

- (A) EXCEPT AS PROVIDED IN SUB-PARAGRAPH (B) HEREOF, THE APPLI-CABLE LIMITS OF LIABILITY OF THE POLICIES OF UNDERLYING INSURA SET FORTH IN ITEM 3 OF THE DECLARATIONS; OR.

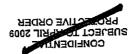
  (B) AS RESPECTS EACH OCCURRENCE NOT COVERED BY SUCH UNDERLYING
- INSURANCE, OR WHERE EACH OCCURRENCE IS COVERED BY SUCH UNDER-LYING INSURANCE BUT IN RECOVERABLE AMOUNTS LESS THAN THE UNDERLYING LIMITS SET FORTH IN ITEM 4 OF THE DECLARATIONS, THE AMOUNT OF ULTIMATE NET LOSS SET FORTH IN THE DECLARATIONS AS "UNDERLYING LIMITS"

BUT IN HO EVENT SHALL THE COMPANY BE LIABLE FOR AN AMOUNT IN EXCESS OF THE APPLICABLE LIMIT OF LIABILITY SET FORTH IN TIEM 5 OF THE DECLARATIONS.

THE LIMIT OF LIABILITY STATED IN ITEM 5 OF THE DECLARATIONS AS APPLICABLE TO "BACK OCCURRENCE" IS THE TOTAL LIMIT OF THE COMPANY LIABELITY UNDER THIS POLICY FOR ULTEMATE NET LOSS AS A RESULT OF ANY ONE OCCURRENCE. SUBJECT TO THE LIMIT OF LIABILITY SET FORTH IN ITEM 5 OF THE DECLARATIONS WITH RESPECT TO "EACH DOCUMENCE", THE LIMIT OF LIABILITY SO SET FORTH AS "AGGREGATE" SHALL BE THE TOTAL LIMIT OF THE COMPANY'S LIABILITY UNDER THIS POLICY FOR UL Timate net loss:

RACH CONSECUTIVE TWEINE MUNITIE OF THE POLICY PERIOD; ARISING OUT OF THE PRODUCTS-COMERCETED OPERATIONS MAZAROS, AND An and have been been also and the

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(2) SECAUSE OF ALL PERSONAL INJURY DURING EACH CONSECUTIVE THELP MONTHS OF THE FOLICY PERIOD SUSTAINED FROM OCCUPATIONAL . DISEASE BY ANY EMPLOYEE OF THE INSURED.

IN THE EVENT OF REDUCTION OR EXHAUSTION OF THE 'AGGREGATE LIMITS' OF LIABILITY UNDER THE POLICIES OF UNDERLYING INSURANCE BY REASO OF LOSSES PAID THEREUNDER, THIS POLICY SHALL:

- (1) IN THE EVENT OF REDUCTION, PAY THE EXCESS OF THE REDUCED UNDERLYING INSURANCE, AND
  - (2) IN THE EVENT OF EXHAUSTION, CONTINUE IN FORCE AS UNDERLYING INSURANCE

BUT NOTHING IN THIS PARAGRAPH SHALL DEPRATE TO INCREASE THE LIMI OF THE COMPANY'S LIABILITY.

IN THE EVENT OF REDUCTION OR EXHAUSTION OF THE AGGREGATE LIMIT. OR LIMITS DESIGNATED IN THE UNDERLYING POLICY OR POLICIES SOLELY BY PAYMENT OF LOSSES IN RESPECT TO ACCIDENTS OR OCCURRENCES DURI THE PERIOD OF SUCH UNDERLYING POLICY OR POLICIES, IT IS HEREBY UNDERSTOOD AND AGREED THAT SUCH INSURANCE AS IS AFFORDED BY THIS POLICY SHALL: APPLY IN EXCESS OF THE REDUCED UNDERLYING LIMIT OR, IF SUCH LIMIT IS EXHAUSTED, SHALL APPLY AS UNDERLYING INSURANCE, NOTWITHSTANDING ANYTHING TO THE CONTRARY IN THE TERMS AND CONDI-TIONS OF THIS POLICY.
SEVERABILITY OF INTERESTS.

THE TERM "THE INSURED" IS USED SEVERALLY AND NOT COLLECTIVELY, B THE INCLUSION HEREIN OF MORE THAN ONE INSURED SHALL NOT OPERATE TO INCREASE THE LIMITS OF THE COMPANY'S LIABILITY. IF MORE THAN ONE INSURED IS NAMED IN ITEM 1 OF THE DECLARATIONS, IT IS AGREED THAT THE LIMITS OF THE COMPANY'S LIABILITY SHALL NOT APPLY SEPAR TO EACH SUCH INSURED.

# NOTICE OF OCCURRENCE:

WHEN AN OCCURRENCE TAKES PLACE WHICH; IN THE OPINION OF THE INSU LINVOLVES OR MAY INVOLVE LIABILITY ON THE PART OF THE COMPANY, PROMPT WRITTEN NOTICE SHALL BE GIVEN BY OR ON BEHALF OF THE INSURED TO THE COMPANY OR ANY OF ITS AUTHORIZED REPRESENTATIVES: INSURED TO THE COMPANY OR ANY OF ITS AUTHORIZED REPRESENTATIVE SUCH NOTICE SHALL CONTAIN PARTICULARS SUFFICIENT TO IDENTIFY THE INSURED AND ALSO REASONABLY OBTAINABLE INFORMATION RESPECTING THE TIME, PLACE AND CIRCUMSTANCES OF THE OCCURRENCE: FAILURE TO SO NOTIFY THE COMPANY OF ANY OCCURRENCE WHICH AT THE TIME : OF ITS HAPPENING DID NOT APPEAR TO INVOLVE THIS POLICY BUT WHICH, AT A LATER DATE, WOULD APPEAR TO CIVE RISE TO A CLAIM HEREUNDER SHALL NOT PREJUDICE SUCH CLAIM PROVIDED SUCH NOTICE IS THEN GIVEN IT SHALL BE AGREED THAT AWARENESS OF CLAIM BY THE CORPORATE RISK MANAGEMENT DEPARTMENT OF THE INSURED SHALL BE THE SAME AS NOTICE GIVEN THE COMPANY

# ASSISTANCE AND COOPERATION OF THE INSURED.

THE COMPANY SHALL NOT BE CALLED UPON TO ASSUME CHARGE OF THE SETTLEMENT OR DEPENSE OF ANY CLAIM MADE, SUIT BROUGHT OR PROCEEDI INSTITUTED AGAINST THE INSURED BUT THE COMPANY SHALL HAVE THE RIGHT AND SHALL BE GIVEN THE OFFORTUNITY TO ASSOCIATE WITH THE INSURED OR THE INSURED'S UNDEREXING INSURERS, OR BOTH, IN THE DEFENSE AND CONTROL OF ANY CLAIM, SUIT ON PROCEEDING RELATIVE TO AN OCCURRENCE WHERE THE CLARM OR SUIT INVOLVES OR APPEARS REASONA LIKELY TO INVOLVE THE COMPANY IN WHICH EVENT THE INSURED AND THE COMPANY SHALL COOLERATE IN ALL SHINGS IN THE DEFENSE OF SUCH CLAIM, SUIT OR PROCEEDING.

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IN THE EVENT THE INSURED OR THE INSURED'S UNDERLYING INSURER (S ELECT NOT TO APPEAL A JUDGMENT IN EXCESS OF THE UNDERLYING LIM ... THE COMPANY MAY ELECT TO MAKE SUCH APPEAL AT ITS OWN COST AND EXPENSE, AND SHALL BE LIABLE FOR THE TAXABLE COSTS, DISBURSEME AND INTEREST ON JUDGMENTS, INCIDENTAL THERETO, BUT IN NO EVENT EXPENSE, AND SHALL BE LIABLE FOR THE TAXABLE COSTS, DISBURSEME SHALL THE LIABILITY OF THE COMPANY FOR ULTIMATE NET LOSS EXCEE THE LIMIT OF ITS LIABILITY STATED IN THIS POLICY AND, IN ADDIT THE COST AND EXPENSE OF SUCH APPEAL.

# 9: LOSS PAYABLE.

LIABILITY UNDER THIS POLICY WITH RESPECT TO ANY OCCURRENCE SHAI NOT ATTACH UNLESS, AND UNTIL, THE INSURED, OR THE INSURED'S UNDER LYING INSURER, SHALL HAVE PAID THE AMOUNT OF THE UNDERLYING LIP ON ACCOUNT OF SUCH OCCURRENCE. THE INSURED SHALL MAKE A DEFINI CLAIM FOR ANY LOSS FOR WHICH THE COMPANY MAY BE LIABLE UNDER. THE POLICY WITHIN TWELVE (12) MONTHS AFTER THE INSURED SHALL HA PAID AN AMOUNT OF ULTIMATE NET LOSS IN EXCESS OF THE AMOUNT BOR BY THE INSURED OR AFTER THE INSURED'S LIABILITY SHALL HAVE BEEN FIXED AND RENDERED CERTAIN EITHER BY FINAL JUDGMENT AGAINST THE INSURED AFTER ACTUAL TRIAL OR BY WRITTEN AGREEMENT OF THE INSUR THE CLAIMANT AND THE COMPANY: IF ANY SUBSECUENT PAYMENTS SHALL BE MADE BY THE INSURED ON ACCOUNT OF THE SAME OCCURRENCE, ADDI-TIONAL CLAIMS SHALL BE MADE SIMILARLY FROM TIME TO TIME. LOSSES SHALL BE DUE AND PAYABLE WITHIN THIRTY DAYS AFTER THEY A RESPECTIVELY CLAIMED AND PROVEN IN CONFORMITY WITH THIS POLICY.

## 10. OTHER INSURANCE.

transfer of the

IF ANY OTHER VALID OR COLLECTIBLE INSURANCE EXISTS PROTECTING THE INSURED AGAINST ULTIMATE NET LOSS COVERED BY THIS POLICY. (OTHER THAN THE POLICIES OF UNDERLYING INSURNACE SPECIFIED IN ITEM 3 OF THE DECLARATIONS AND OTHER THAN ANY POLICY WITH RESPEC TO WHICH THIS POLICY IS SPECIFIED THEREIN AS UNDERLYING INSURANC THIS POLICY SHALL BE NULL AND VOID WITH RESPECT TO SUCH LOSS WHETHER THE INSURED IS SPECIFICALLY NAMED IN SUCH OTHER POLICY OF INSURANCE OR NOT; PROVIDED, HOWEVER, IF THE AMOUNTS RECOVERAB BY THE INSURED UNDER SUCH OTHER INSURANCE ARE NOT SUFFICIENT TO COMPLETELY PROTECT THE INSURED AGAINST SUCH LOSS, THIS POLICY SHALL APPLY BUT ONLY AS EXCESS INSURANCE OVER SUCH OTHER VALID AND COLLECTIBLE INSURANCE, IN AN AMOUNT NOT TO EXCEED THE LIMIT: OF THE COMPANY'S LIABILITY STATED IN THIS POLICY, AND NOT AS CONTRIBUTING INSURANCE. 

# SUBROGATION.

INASNUCE AS THIS POLICY IS EXCESS COVERAGE; THE INSURED'S RIGHT OF RECOVERY AGAINST ANY PERSON, FIRM OR CORPORATION CANNOT BE EXCLUSIVELY SUBROCATED TO THE COMPANY, THEREFORE, IN CASE OF ANY PAYMENT HEREUNDER, THE COMPANY WILL ACT IN CONCERT WITH ALL OTHER INTERESTS, INCLODING THE INSURED, CONCERNED IN THE EXERCISE OF SUCH RIGHTS OF RECOVERY. THE APPORTIONING OF MY AMOUNTS WHICH MAY BE SO RECOVERED SHALL FOLLOW THE PRINCIPLE THAT MY INTEREST. INCLUDING THE INSURED, THAT SHALL HAVE PAID AN AMOUNT OVER AND. ABOVE ANY PAYMENT HEREUNDER, SHALL FIRST HE REIMBURSED UP TO THE AMOUNT PAID BY THEM! THE COMPANY IS THEN TO BE REIMBURSED OUT OF MNY BALANCE THEN REMAINING UP TO THE AMOUNT PAID HEREUNDER LASTLY, THE INTEREST; INCLUDING THE INSURED, OF WHICH THIS COVERAGE IS IN EXCESS ARE ENTITLED TO CLAIM THE RESIDUE, IF ANY. EXPENSES NECESSARY TO THE RECOVERY OF ANY SUCH ANOUNTS SHALL RE-APPORTIQUED DETWEEN THE INTERESTS, INCLUDING THE INSURED; CONCERN IN THE RATIO OF THEIR RESPECTIVE RECOVERIES AS PINADLE SETTLED. ANGES

# Changes?

WOTICE TO OR WOOMLEDGE POSSESSED BY ANY PERSON SHALL MOT REFECT A WAIVER ON A CHANGE IN AMY PART OF THIS POLICY OR STOR THE COMPAN

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## 8. APPENES.

IN THE SYMMET THE INSURED OR THE INSURED'S EMPERATING INSURER(S) HELD THAT TO APPEAL A DESCRIPT IN EMERS OF THE CHERCHIST LIBERT THE COPYNIM MAY ELECT TO MAKE SUCH APPEAL AT ITS CAN COST AND EXPENSE, AND SHALL RE LIMELS FOR THE TANABLE COSTS, DISBURSTHEMENS AND INTEREST ON JUDGMENTS, INCLINEVAL DERATTO, BUT IN NO EVERY SHALL THE LIMELST OF THE COMPANY FOR ULTIMATE MET LOSS EXCEPTINE LIMET OF THE LIMELST STATED IN THIS POLICY MED, IN ADDITION THE COST AND EXPERIE OF SUCH APPEAL.

### F. LOSS PAYABLE.

LIABILITY THEM THIS POLICY WITH RESPECT TO ANY OCCURRENCE SHALL NOT ATTACH UNLESS AND ENTIL THE DESURED, OR THE DESURED'S UNDERLYING INSURER, SHALL HAVE PAID THE AMOUNT OF THE UNDERLYING LIMITS ON ACCOUNT OF SUCH OCCURRENCE. THE INSURED SHALL HAVE A DETRITE CLAIM FOR ANY LOSS FOR WHICH THE COMPANY MAY BE LIABLE DIDER THE POLICY MITTHE TWELVE (12) HANDER AFTER THE INSURED SHALL HAVE BY THE DESURED OR ATTER THE INSURED'S LIABILITY SHALL HAVE BEEN FINED AND REMEMBED CERTAIN LITHER BY FINAL JUDGMENT AGAINST THE DESURED AND REMEMBED CERTAIN LITHER BY FINAL JUDGMENT ACTUALTS THE DESURED AND THE CALIMATE HOT THE CUPANT. IF ANY SUBSTDUENT PATHEMET SHALL SE HADE BY THE INSURED ON ACCOUNT OF THE SAME OCCURRENCE, ADDITIONAL CLAIMS SHALL BE HADE SIMILARLY FROM THE TO THE. SOCH HOSSES SHALL BE DOE AND PROVEN IN CONFORMITY WITH PHIS POLICY.

### 10. OTHER DESURANCE.

IT ANT OTHER WALLD OR COLLECTIBLE INSUPANCE EXISTS PROTECTION THE INSURED AGAINST MINIMALE HET LOSS COVERED BY THES POLICY (COMER THAN THE POLICYS OF UNDERLYING DISURANCE SPECIFIED IN 17MH 3 OF THE EXCLARATIONS AND OTHER THAN ANY POLICY WITE RESPECT TO WHICH THIS POLICY IS SPECIFIED THEREIN AS EXCHANGED INSUPERING INSUPERING INSURANCE). THIS POLICY EMAIL AND VOID WITE RESPECT TO SUCH LOSS WHETHER THE INSURED IS SPECIFICALLY NAMED IN SUIT OTHER POLICY OF INSURANCE OF MOTE PROVIDED, SOUNDER, IT THE ANOLITY RECOVERABLE BY THE INSURED WHITE SUCH OTHER INSURANCE AND MOT ENTITLIEST TO CHPELITELY PROTECT THE INSURED MALKET SUCH LOSS, THE POLICY SHALL APPLY BUT ONLY AS EXCESS INSURANCE OVER SUCH OTHER VALID AND COLLECTIBLE INSURANCE, IN AN AUGUST BOT TO INCIDENT THE LIMIT OF THE OPPRINT'S LYMINISTE, IN AN AUGUST BOT TO INCIDENT AS CONTRACTION, INSURANCE.

## 11. SUBMOCATION.

IMAGNATE AS THIS POLICY IS EXCESS COVERAGE, THE INSURED'S ALT.
OF RECOVERY AGRIEST ANY PERSON, FLEN OR CONFORMIOR CARROT EL
REGISTRAL SUBMOCKED TO THE COMPANY THEMEFORD, IN CASE OF ANY
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HAVE BE SO RECOVERED SHALL FOLLOW THE PRINCIPLE THAT MAY INTEREST,
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ANDUIT PAID BY THEM; THE COMPANY IS THEN TO BE ESTIMATED OUT OF
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EMPERSES HECKSSANY TO THE RECOVERY OF ANY SCHE MIGHTS SHALL SE
EMPERORMIND BETWEEN THE INTERESTS, INCLUDING THE INSURED, CONCERNED.

# 12. CHANGES.

NOTICE TO OR ENGINEEDED POSSESSED BY ANY PRINCIP SHALL GOT REFECT A WRITER OR A CERTIC IN ANY PART OF THES POLICY OR STOP THE COMPANY.

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FROM ASSERTING ANY RICHTS UNDER THE TRIDS OF THIS POLICY; NOR SHALL THE TERMS OF THIS POLICY SE WALVES OR COUNTY DELICY BY REDORSEMENT ISSUED TO FORM A PART OF THIS POLICY.

## 13. ASSIGNMENT.

ASSIGNMENT OF INTERNET THOSE THIS FOLICY SHALL HOT BIND THE COMPANY DATIL ITS CONSUM IS EMPORSED REFROM.

### 14. CANCELLATION.

THE POLICY MAY BE CANCELLED AT ANY TIME BY THE INSURED FIRST HANDD IN 1781 1 OF THE DECLARATIONS BY MALLING TO THE COMPARY OR ANY OF ITS ADMINISTRATED REPRESENTATIVES, WHITTHE MOTION STATING MEMORY HER SCHOOL PRINCIPLES STATING STATE SCHOOL PROPERTY AND THE CANCELLED BY THE COMPANY BY MALLING TO THE DESURBING MALLING STATE HER CANCELLED BY THE COMPANY BY MALLING TO THE ADMINIST BEHAVE IN THE PARTICLES HERE STATING MEMORY BETTER FOR STATED BY DELICATIONS OF THE MALLING CANCELLATIONS WITHOUT FOR THE LESSER, BOUSE CHARLING STATED BY THE POLICIES OF WHITELES THE LESSER, BOUSE CHARLING IN STATE BY FIRSTONIC. HER MALLING OF MOTICE AS ADVORAGED HERE STATED BY THE POLICIES OF WHITELES OF WHITELES THE AS A POLICIES OF THE POLICIES OF MALLING OF MOTICE AS A POLICIES OF THE POLICIES OF MALLING OF MOTICE AS A POLICIES STATED HE SUMM ADVISED SHALL BE CONTAINED THE POLICIES AND THE POLICIES OF MALLING OF SUMMER WHITELES WHITE AND THE POLICIES OF THE COMPANY SHALL BE EQUIVALED TO MALLING. IF SUME DESIRED CANCELS, EARLING MALT DELIC MED THE MALT DELICATION OF THE COMPANY CANCELS, PLANTED FROMHUM SHALL BE COMPANDED FROMHUM ADJUSTMENT MAY BE KIME LITTER AT THE TIME CONTILIATION IN FIFTHER OR AS SOCIED AS PROCTUCALLE AFTER CANCELLIATION BEOCHES STREET, BUT ADDRESS OF CANCELLATION.

## 15. MUNICIPALE OF TREESTING INSTRUMENT.

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MEDIC IT THE INSURED BAD COMPANY WITH THIS CONDITION.

IT IS FURTHER UNDERSTOOD AND AGREED TRAT IN THE EVENT OF LOSS FOR MRICH INC INSURED HAS COVERAGE UNDER THE UNDERLYING INSURANCE SCHIEDLED BERKIN, THE EXCESS OF MRICH WOULD BE RELOVERABLE SETT-UNDER DESIRED WITH THE UNDERSTOOD OF THIS POLICY MRICH ART SOT COMMISSION WITH THE UNDERSTOOD, THEN POLICY MRICH ANT-THING CONTRIBUD BENKING TO THE CONTRIET THES POLICY SERVEL BE AMBRIED TO FOLLOW THE TERMS AND COMMITTIES OF THE APPLICABLE UNDERSTOOD INSURANCE IN SERVEUT OF SUCH LOSS.

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